

HOW DOES THE PROGRAM WORK?

FAQs

- Q: How much will I have to pay?
- A: Funds are given as 0% deferred loans. This loan is recorded with Lake County and repaid upon transfer or sale of property.
- Q: Do I have to make payments on the loan?
- A: No payments or interest is due on the loan. Only upon transfer or sale of property is the loan balance due.
- Q: Is any portion of the loan balance forgiven?
- A: The loan balance reduces each year for a five-year period, and 85% to 100% of the loan balance is forgiven after 5 years.



Lake County Board of Commissioners

Jerry C. Cirino, President
John R. Hamercheck, Commissioner
Ron Young, Commissioner



Lake County's Housing Rehabilitation Program uses federal funding from the Community Development Block Grant (CDBG) Program allocated through the U.S. Department of Housing and Urban Development.

Brochure created by:

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Do you need
HELP to
REHAB
YOUR
HOME?

LEARN MORE ABOUT THE
LAKE COUNTY HOUSING
REHABILITATION PROGRAM



WHAT TYPE OF ASSISTANCE IS AVAILABLE?

ELIGIBLE REPAIRS:

General Property Protection Program

- ◇ Chimney repair
- ◇ Roof (shingles and sheathing)
- ◇ Walls
- ◇ Floors
- ◇ Foundation
- ◇ Mechanical Systems

Emergency Protection Program

- ◇ Furnace/boiler replacement or repair
- ◇ Hot water tank replacement or repair
- ◇ Plumbing
- ◇ Electrical

Mobility Accessibility Program

- ◇ Ramps
- ◇ Handrails
- ◇ Grab bars
- ◇ Bathroom modifications

REPAIR PROCESS:

- ◇ Work is performed by licensed, pre-screened contractors
- ◇ Proper permits are pulled and work is inspected and approved by the County and Owner.

WHAT ARE THE INCOME LIMITS?

FY18 Income Eligibility Limits

(huduser.gov)

<u>Family Size</u>	<u>Income</u>
1	39,600
2	45,250
3	50,900
4	56,550
5	61,100
6	65,600
7	70,150
8	74,650



WHAT ARE THE PROGRAM QUALIFICATIONS?

- ◇ Structure to be rehabilitated must be located within Lake County, excluding City of Mentor and Waite Hill Village
- ◇ Structure must be owner-occupied
- ◇ Applicant must provide verification sufficient to meet income eligibility limits
- ◇ Mortgage payment and property taxes must be current

FOR MORE INFORMATION:

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